

## Supplemental Security Income

### A guide for caregivers

### What Is Supplemental Security Income (SSI)?

SSI is money provided every month to disabled children and disabled adults who have low income and resources. Your disabled child is eligible for SSI before age 18 if your household meets limited income and resources requirements.

If your child got benefits based on their own disability, they got SSI, and this is to continue for them as an adult. Contact Social Security (SS) if your child's benefit was based on the disability of someone else, as that means they may have to apply again as an adult.

### How do I make sure that SSI continues for my child into adulthood?

Social Security should contact you during the year before your child turns 18 to get information about your child. If they do not contact you at least 2 months before your child will turn 18, you should contact them.

You can help your child apply for SSI by visiting the Social Security "Apply Online for Disability Benefits" website. Or you can call Social Security at 1-800-772-1213 (or TTY 1-800-325-0778 if you are deaf or hard of hearing). Another option is to call your local Social Security office to schedule a telephone appointment.

Social Security will decide whether your child can get adult SSI benefits based on the disability rules for adults. These rules are different than the rules for children. This review is called an "age-18 redetermination." About one in three children who got SSI lose their SSI when they turn 18.

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### When preparing for the Age-18 redetermination, what information should I have available?

Names of any medicines	Work activity
Hospital stays and surgeries	Counseling and therapy services
Visits to doctors and clinics	Schools and special classes or tutoring
Diagnostic evaluation reports	Teachers and counselors who know about your child's condition

### What happens if my child is found to not be able to get adult SSI at redetermination?

If Social Security denies your child SSI at the redetermination, your child has the right to appeal. You must send your written appeal by 60 days from when you got the denial.

### How does my income affect my child's SSI amount?

SSI rules about family income are not the same for children and adults. Some children were not able to get Child SSI due to family resources. Some of these children may be able to get adult SSI. Your child does not need to move out of your home to get SSI once they become an adult. Your child's SSI benefits may be reduced if you provide food and shelter for your child.

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#### Can my child earn income and receive SSI?

Your child can work and still receive monthly payments. It is very important that your child tells Social Security if they plan on working. They need to routinely tell Social Security about their earnings. As their earnings go up, their SSI will go down and eventually may stop.

#### Can I still manage my child's SSI benefits once they are an adult?

Yes, if necessary. If your child can budget and spend funds for daily needs well, they will get their SSI directly. If your child cannot budget and spend funds for daily needs, a representative payee needs to be assigned. A representative payee can be a person or an organization. An organization will take a monthly fee out of the check. A person who is payee will be screened by SS. If a representative payee is needed, SSI benefits will not be paid until they are assigned.

#### My child did not receive SSI when they were under 18 because I made too much income. Now that they are 18. Can they qualify as an adult?

Yes. If your disabled child is 18 and over, your income is no longer used to determine their eligibility. They will be eligible for SSI if they meet a limited income requirement.

#### Can someone help me apply for or appeal an SSI decision?

You may want to get a lawyer to help you appeal. You can get a referral to a lawyer by calling the National Association of Disability Representatives at 1-800-747-6131, or the National Organization of Social Security Claimants' Representatives at 845-682-1881.

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### Resources:

- Social Security Federal Website
  - <https://www.ssa.gov/>
- The Legal Aid Society of Cleveland
  - <https://lasclv.org/>
- Disability Rights Ohio
  - <https://www.disabilityrightsohio.org/>